

Visual Appeal Of Stock Photographs Affecting The Consumers' Attitude Towards Advertising

Muhammad Sufyan Ramish¹, Dr. Adnan Bashir², Dr. Tariq Jalees³

Abstract

Consumers get distracted due to the lacking visual appeal in the advertisements in which stock photographs has been used. The usage of stock photography in advertisements affect consumers' attitude on the basis of visual appeal, credibility, entertainment, and information. Marketing Managers prefer to buy stock photography in their advertisements because these photographs are economical, editable and convenient to buy an image online from e-marketplace. It has been observed that if a marketer selects an irrelevant image for their advertisement, this will not only affect the consumers' attitude but also cause the financial loss to a brand in terms of advertising expense, media planning, and media buying. Stock photography has been largely ignored in academic research. Such kind of images conclude ineffective or irrelevant content that might be visually appealing but will not help viewers to understand the advertising message completely, and this will result in a negative attitude towards the brand. The stock images being used in advertisements are generic, outdated, corny, irrelevant, or downright confusing for example companies use stock images in their advertisements showing over-enthusiastic employees/customers or images depicting the smiley faces during a professional meeting, may communicate a wrong message to the viewers, such images are unconvincing and cannot be related to the theme of advertisement. Marketers should consider the results of this study important for their advertisements. The results suggest that there is a positive significant effect of visual appeal, credibility, information, and entertainment on attitude towards advertising. When marketers develop a marketing strategy for their brand they must understand which factor is their strength, and they should select an appropriate stock photograph on the basis of that factor. Considering multiple factors in an advertisement may confuse the consumers. This study considered the customers of a leading bank from Karachi, different sectors can also be considered in the future research. Five variables have been used in this study, four of them are independent and one is dependent, in future research other variables can be used such as irritation, misleading/falsity, creativity etc.

Keywords: *Visual Appeal, Entertainment, Information, Credibility, Attitude towards Advertising*

1. INTRODUCTION

Consumers get distracted due to the lacking visual appeal in the advertisements, which used stock photographs. The usage of stock photography in advertisements affect consumers' attitude on the basis of visual appeal, credibility, entertainment, and information. It is believed that a picture speaks a thousand words but does the communicated message is truly what the marketer wanted to communicate? Marketers prefer to buy stock photography in their advertisements because these photographs are economical, editable and convenient to buy an image online from e-marketplace (Glückler & Panitz, 2016). Almost half of the marketers prefer to buy stock photographs in Pakistan (ImagesBazaar.com, personal communication, March 20, 2017). It has been observed that if a marketer selects an irrelevant image for their ad, this will not only affect the consumers' attitude but also cause the financial loss to a brand in terms of advertising expense, media planning, and media buying.

Stock photography has been largely ignored in academic research. The first global academic research on stock photography industry was conducted in 2012 at the Heidelberg University (Kalazi, Horvat, & Mijo, 2016). Multi-billion dollar business of stock photography, known as "the Golden Age", emerged as a unified industry in 1970s (Frosh, 2003). With cuts in budgets allotted to publishing and advertising, marketers had no option but to turn towards stock photography.

1 PhD Scholar, Institute of Business Management, Karachi. smsufyan@gmail.com

2 Assistant Professor, Institute of Business Management. Adnan.bashir@iobm.edu.pk

3 Associate Professor, PAF KIET, Karachi. Tariquej2004@yahoo.com

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Prior to this, there was an option of a custom photo shoot, whereas planning a customized photo shoot is not cost effective as companies have to make arrangements for location, equipment, and models (Glückler, 2010). The only effort required in purchasing a ready-made stock photograph is to search a relevant image meeting the requirements of an ad (Machin, 2004).

Picture taken through stock photography is helpful in creating a valuable and informative impact of advertisements on viewers as such advertisements capture the attention of audience, whereas selection of an incorrect photograph will distract the viewer and fail to add value in the advertising message (Haghirian & Madlberger, 2005; Saxena, Chung, & Ng, 2008). Such kind of images conclude ineffective or irrelevant content that might be visually appealing but will not help viewers to understand the advertising message completely, and this will result in a negative attitude about the brand (Cho, 2011).

1.1 Research Questions & Objectives

Stock photography has become more interesting since it has undergone major technological, institutional and organizational changes in a very short span of time (Glückler, 2010). With the increasing number of internet users, rapid growth has been observed in online market places for purchasing goods and services (Joines, Scherer, & Scheufele, 2003). Due to online marketplaces, photographers also have a lucrative opportunity to share their images on pre-defined portals for maintaining a large stock of photographs (Wright, Patrick Richardson; Carrillo, 2013). Thus, stock photography was able to grow while defying inherent limitations and made big headway in the commercial sector (Glückler & Panitz, 2016). This research is based on the following questions:

- What can be the effect of visual appeal, credibility, entertainment, and information on consumers' attitude towards advertisements using stock photography?

On the basis of the above-mentioned research question, it is important for us to understand the significance of stock photography and its visual appeal in advertisements. As the area of research is less explored, so there is a strong need to understand the usage of stock photography in an advertisement influencing the consumers' attitude towards advertisement (Frosh, 2002; Glückler, 2010). The objective of this research paper is to test the effects of visual appeal, credibility, entertainment and also information on consumers' attitude towards advertisements using stock photography.

2. LITERATURE REVIEW

Marketers buy stock photographs because of the convenience they found in purchasing photographs online, which in return, helps marketers to reduce the cost incurred in arranging a customized photo shoots, hiring photographers and models. However, the images being bought are generic in nature and sometimes irrelevant to the advertising message which marketers want to communicate to their consumers (Cope et al., n.d.).

It is highly beneficial for marketers to purchase an image from the image bank (database of images online), as it is both time-saving and cost-effective. Stock photographs enable marketers to buy a finished product (in the form of an image) that is ready to use in an advertisement as required from the marketing perspective. On the contrary, opting for a customized photo shoot will be more time consuming (Peters, 2014), costly and above all it might not deliver the desired results in terms of visual appeal of Ad i.e. even after investing more time and money, the marketer may not be able to create an image conveying the required message in the best possible form (Glückler, 2010).

2.1. Critical Review of Literature

While reviewing the literature, the major area seems to be missing in scholarly work and non-availability of a comprehensive model to measure the effectiveness of an advertisement in which stock photographs have been used. Marketers are not aware of the positive/negative impact that can be created when a stock photograph is used in an advertisement (Kalazi et al., 2016; Frosh, 2002). Perhaps the biggest strength of photography is its ability to utilize as universally understood in visual language. In this regard, stock photography has played an integral role in the growth and expansion of the cultural and creative industry (Kalazi et al., 2016).

Marketers while promoting their brand sometimes use inappropriate images depicting the environment of their organization, for which some celebrity or endorser is presented as an employee/part of that organization. It is better to consider the photographs of organization's own

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employees instead, as it will be more realistic and appealing to the viewers to build a relationship with the brand. Especially in the case when marketer/advertiser attempts to combine multiple stock photographs into one canvas. Designers are asked to combine such images to depict the creative and comparative side of the brand, but this may lead to confusion because stock photographs sometime may not be able to convey the true essence of the message (Ward, 2007). Vague content creates ambiguity in the mind of the viewers, which affects the attitude towards advertising, brand attention, brand recall and eventually affects the overall image of brand (Cho, 2011; Oy, 2014).

Marketer traversing through the stock image site often selects such images that are generic, impersonal and are away from the paradigm of realism. It may result in creating a negative attitude. It is what marketing strategy and bestselling refers to as "visual gobbledygook" (Scott, 2010). Stock photography is designed in such a way that it benefits the photographer, the stock agency and the client. The photographer bears only the production cost whereas the stock agency is responsible for the promotional, marketing and distribution aspects. Lastly, the client is only required to bear the cost of the image. The photographer expects a similar income from the on and off sales of the same image, without the need to relinquish copyright (Frosh, 2002). Unlike prevalent consumption patterns and inventory utilization of regular commodities, stock photographs are non-consumable products i.e. selling stock photographs will not reduce the inventory.

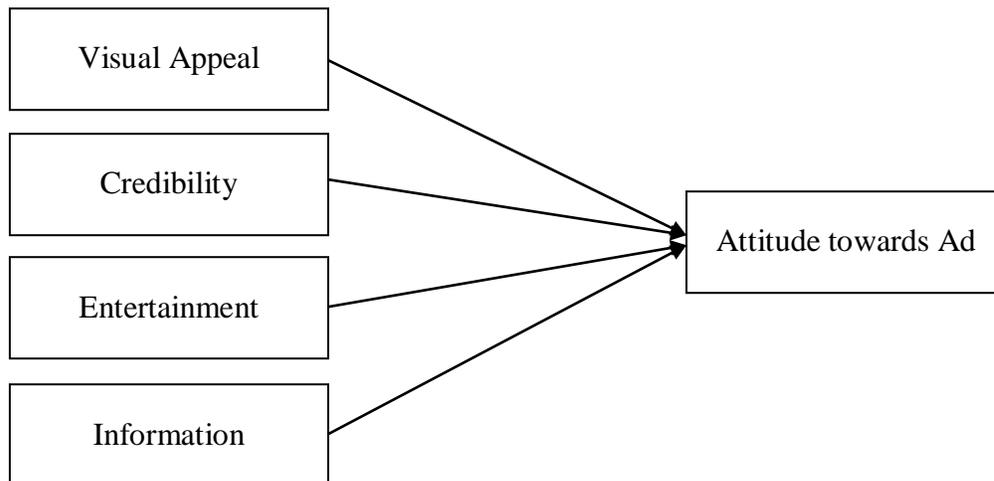
Nowadays, the visual element is considered intricate, essential, culturally embedded and meaningful characteristics of contemporary marketing communication (McQuarrie & Mick, 1999). In order to enhance brand awareness, advertising has been considered as the most important communication approach, especially for the sports brand who wanted to develop the international markets (Laiho, 2012). According to the ideas of the globally known marketing communicators, a visual image is the main element in setting an advertisement, as it can easily grab the attention of overseas consumers (de Mooij, 2005; De Mooij, 2010)

In the past decades, three different viewpoints have been elaborated marketing studies, that includes the conditional information processing framework, the visual superiority effect framework, and the rhetoric paradigm. It is generally accepted that the visual elements are more easily recalled and recognized in the ads than the words (Mitchell, 1986). The basic ideas and knowledge of visual image is provided by the visual superiority framework in the context of advertising. But, the weak point of this framework is that it does not reflect the real-world condition of advertising, it simply affects the visual presence.

2.2. Theoretical Grounding

On the basis of ontological and epistemological grounds, this research considered the philosophy of Theory of Reasoned Action to analyze the aspects of photography and consumers' attitude. Marketers can get the exact and customized shoot of the product according to their requirement. In the case of stock photography, there are different image banks (online portal) where millions of images are available online. Marketers have to visit these websites, select the images according to their requirement and then go for instant downloading/shopping, which is convenient, economical and time-saving. Stock photography is an interesting case in research since it has been undergoing a major technological, institutional and organizational change in a very short time (Glückler, 2010). Theory of Reasoned action is proposed for predicting intentions and behaviors on the basis of consumers' attitude (Fishbein & Ajzen, 1975). Several researchers have studied different factors and proposed different models on the basis of this theory. Some of the factors used in previous researches include Information, Hedonics, Materialism, Social Image, Truthfulness and Attitude towards Advertising (Ting & de Run, 2015), Consumer Manipulation, Social Integration, Hedonic, Materialism affecting attitude towards advertising (Eze & Lee, 2012).

2.3. Conceptual Framework



2.3.1. Attitude towards Advertising

Attitude towards advertising has become a popular phenomenon to be studied in 1980s. As the theory of reasoned action and theory of planned behavior have been already proposed, studying the consumer behavior under the umbrella of quantitative research became much easier for the researchers (Ahmed Sallam & Ali Algammash, 2016). The positive and negative attitudes of a consumer play a vital role while making purchase decisions. If consumers like an advertisement, this likeability determines their attitudes toward the advertisement (Olney, Holbrook, & Batra, 1991). According to (Bao, 2011), having a positive attitude towards an advertisement helps in molding the consumers' attitude towards a specific brand, consumers' beliefs about the ad, and their purchase intentions. Consumers develop attitudes towards an ad that affects advertising effectiveness in terms of purchase intention (Mackenzie & Lutz, 1989).

2.3.2. Visual Appeal and Attitude

According to the result of previous studies, there are at least two ways which may affect the attitude due to the visual appeal of the ads. First, viewers develop presumptions on the basis of visual information in the advertisement, and this might result in the change of beliefs about the advertised brand (Murphy, 2007). Secondly, if the visual appeal is negatively/positively judged, then it may affect attitude towards advertising (Hall, 2007; Moshagen & Thielsch, 2010).

Just because a stock photo is visually appealing, doesn't necessarily mean that it will be effective as well. In advertising, there is a high emphasis on using pictorial images which is related to the space provided for the ad. It has been observed that photographs having high pictorial emphasis creates a favorable attitude than those photographs having low pictorial emphasis (Cope et al., n.d.; García, Rodríguez-Sánchez, Fdez-Valdivia, & Martínez-Baena, 2011).

H1. Visual Appeal has a positive effect on the consumers' attitude towards advertising using SP.

2.3.3. Credibility and Attitude

Credibility of an ad depends upon the credibility of source, brand, and endorser. The ads which are convincing can influence the consumers to buy their products (Mehta, 2000). According to Sallam & Wahid (2012), consumers' perceptions are changed on the basis of truthfulness and believability of an ad, which affect the consumers' attitude towards advertising positively (Chiu, Lin, Sun, & Hsu, 2009). It is important to use stock photographs in ads as they can convince a consumer on the basis of celebrity appeals. According to Hall (2007), a stock photograph is well shaped with the information being provided, which makes an ad more credible in the eyes of a consumer. According to Brackett & Carr (2001), the value and attitude towards advertising are both linked with the overall credibility of an ad. The positive effect of credibility was found on the attitude towards mobile advertising (Zabadi, Shura, & Elsayed, 2012). Theory of reasoned action also provides the foundation support to the credibility of an ad influencing the attitude towards the advertisement. Thus,

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it may be inferred that credibility has a positive effect on attitude towards the ad (Fishbein & Ajzen, 1975; Goldberg & Jon Hartwick, 1990).

H2. Credibility has a positive effect on the consumers' attitude towards advertising using SP.

2.3.4. Entertainment and Attitude towards Advertising

Hedonics, pleasure, and entertainment refer to the enjoyment of message with some important tools like games, music, visuals with humor appeals can easily attract the consumers (Dormann, 2000). Happy appeals in advertisements can be incorporated by people smiling or laughing, and the images that can portray any pleasant moments with beautiful sceneries. It can be further extended by celebrities enjoying their achievements (Hastings, Stead, & Webb, 2004). People are more inclined positively towards a happy appeal than a negative/sad appeal because the content of the advertising message provides pleasure and security to the viewer. This allows consumers to feel happy and refresh when viewing an advertisement (Raghunathan & Corfman, 2006; Wolin, Korgaonkar, & Lund, 2002). Consumers' sentiments are affected with attitudinal development due to the availability of enjoyment and pleasure in the advertisements. Entertainment is an ability which can satisfy consumers for pastime and it is a utility which has a favourable positive effect on consumers' attitude.

H3. Entertainment has a positive effect on the consumers' attitude towards advertising using SP.

2.3.5. Information and Attitude towards Advertising

Brands use advertisements for providing information related to the products they sell or some promotional brand campaigns. Consumers match this information with their needs and if the information appeals them their likability to the ad may increase. Additionally, a vital role can be played by the advertisements in changing the consumer's personal beliefs (Mackenzie & Lutz, 1989; Usman, Ilyas, Farooq Hussain, & Masood Qureshi, 2010). Some consumers have high relevance with the product are motivated to process the information. Verbal, visual and execution related content that is informed about the product/brand is important for consumers as it affects their attitude towards advertisements (Bongiorno, 2008; Shih et al., 2015).

When it comes to the visual representation of information, photography is arguably the most effective mode of communication to convey messages across to the relevant stakeholders. Much of what we see that embodies companies, people and products are still images found in magazines, books, internet, exhibitions, advertisement campaigns and television (Glückler, 2010). Advertisements contain information about brands/products and several times this information is supported with symbols and images. Consumers having repetitive exposure may involve in the buying decision-making process. Informative ads with the repeated exposure, shapes both positive and negative attitudes (Homer, 2009; Lehu, 2007).

H4. Information has a positive effect on the consumers' attitude towards advertising using SP.

3. METHODOLOGY

In the previous section, the conceptual framework has got developed. This section is all about having a brief discussion about testing of the developed model. According to the epistemological perspective, the reason for this certain research is to know the effect of the other factors along with visual appeal on the attitude towards advertising.

3.1. Population and Sample size

Most of the stock photographs are purchased by the financial sector in Pakistan to use these images in their advertisements. The largest sale was generated by HBL while purchasing the stock photographs for their campaign in 2017 (ImagesBazaar.com, personal communication, March 20, 2017). Therefore, the population of this study is based on the customers of HBL, which are 1876000, and out of which, approx. 1 Million are active customers (HBL, personal communication, April 10, 2017). According to Sekaran (2003) minimum, 30 samples per variables must be selected for the calculation of the sample size. Stevens (2002) recommended that fifteen (15) cases per indicator are needed to calculate minimum sample size in a multivariate study. In this research, there are 25 indicators in total, therefore, according to Stevens (2002) calculated minimum sample size is around 375 active customers of HBL in Karachi. However, to avoid outliers the sample size considered for this study is 425 and after removing the outliers, it has become 407.

3.2. Sampling Technique

This research is based on convenience sampling technique because probability sampling cannot be used because of the non-availability of a sampling frame (Saunders, Lewis, & Thornhill, 2009). Convenience sampling supports the easiness for the collection of data without expending a lot of money (Malik, Ghafoor, & Iqbal, 2013).

3.3. Scale & Measure

Surveys are conducted mostly on the basis of questionnaires so that a quantitative study can be conducted. In this study, questionnaire was developed by adapting the already developed constructs in previous studies. The questionnaire was based on 5-point Likert scale with the options ranging from Strongly Agree to Strongly Disagree. The reliability of the constructs was already established in the previous studies, however, reliabilities are re-established again due to the changing demographics in the current research (Ahmed Sallam & Ali Algammash, 2016; Ling, Piew, & Chai, 2010; Nikolovska, 2016). Reliability in the previous research, source, and number of items used are provided in the Table 1.

Table 1 Scale and measure with reliability and source

Measure	Source	No. Of Items	Reliability
Visual Appeal	Cox and Cox (2002)	6	0.93
Credibility	Jung (2009)	4	0.94
Entertainment	Jung (2009)	5	0.98
Information	Jung (2009)	6	0.95
Attitude towards Advertising	Jun and Lee (2007)	4	0.84

3.4. Data Collection & Analysis

The questionnaire was distributed to 425 consumers of HBL, out of which 407 responses were considered valid. A stimulus of the HBL print advertisement was provided with the questionnaire so that respondents can answer the questions in the context of attached advertisement. A stock photograph was used in that print advertisement making it an appropriate choice to be selected as a stimulus.

Analysis section includes the statistical tests for normality, reliability, and validity. The relationship and effect between the constructs were tested using multiple linear regression analysis. SPSS 20 was used to conduct the reliability analysis (Cronbach Alpha), validity analysis (convergent & discriminant), exploratory factor analysis, correlation and multiple regression analysis.

4. RESULTS

The results of the statistical tests are provided in this section. Since data was collected using 5-point Likert scale, the coded responses are inserted on SPSS and several statistical tests were conducted using this data.

4.1. Profile of the respondents

Out of 407 respondents, 255 (62%) were males and others were females i.e. 157 (38%). The respondents are mostly in between 20 – 30 (62%) age group and the remaining belonged to the higher age groups. As far as marital status is concerned, 304 (75%) respondents were single and others i.e, 103 (25%) were married.

4.2. Descriptive Statistics

It is used to measure the univariate normality of the respondents' data collected using questionnaires. Descriptive results include the measures of central tendency, skewness, and kurtosis (Hansen & Christensen, n.d.). Variance and standard deviation are also included in the descriptive statistical results. Outliers are identified using descriptive results if the satisfactory condition of univariate normality i.e. the range of skewness and kurtosis should be in between -2.0 to +2.0 (George & Mallery, 2003).

Table 2 : Descriptive Analysis

Construct	Mean	Std. Dev.	Skewness	Kurtosis
Visual Appeal	3.41	.58	-.16	-.28
Credibility	3.56	.70	-.09	-.04
Entertainment	3.47	.85	.26	-.75
Information	3.27	.59	.66	.81
Attitude	3.90	.66	-.48	.77

Table 2 here presents the results of skewness and kurtosis. The highest Skewness value possess by Information i.e. 0.66, Information (Mean=3.27, SD= .59), and the lowest Skewness value is possessed by Credibility i.e. -0.09, Credibility (Mean = 3.56, SD= .70). The highest value of Kurtosis is 0.81 of construct Information (Mean=3.27, SD= .59) and the lowest value of Kurtosis = -0.04 of construct Credibility (Mean=3.56, SD=.70). Thus, all the constructs fulfill the requirement of univariate normality (George & Mallery, 2003).

4.3. Reliability Analysis

It is conducted using Cronbach alpha, in this study to measure the internal consistency of data. The constructs are considered to be reliable if the values of Cronbach alpha are greater than 0.6 (Sekaran, 1992). Reliability analysis is also used to reduce the inaccuracy in the data as well as reducing the biases of a researcher (Bryman & Bell, 2007). Although instruments which are used in this study were adopted on the basis of already established reliabilities, however, the reliabilities are re-established in this study (Refer to Table 3), due to the change in culture and demographics.

Table 3 : Cronbach Alpha value for Reliability Analysis

Constructs	Cronbach's Alpha (Standardized)	No of items	Mean	SD
Visual Appeal	.78	6	3.41	.58
Credibility	.87	5	3.56	.70
Entertainment	.84	4	3.47	.85
Information	.81	3	3.27	.59
Attitude	.80	3	3.90	.66
Overall	.87	21	3.50	.24

Table 3 shows that the construct credibility (M=3.56, SD= .70) possess the highest reliability ($\alpha=.87$), whereas the construct visual Appeal (M=3.41, SD= .58) possess the lowest reliability ($\alpha=.78$). The overall Cronbach's alpha is 0.87. As all the values of Cronbach's Alpha found greater than .70, this indicates good reliability of data (Hair, et. al., 2010).

4.4. Exploratory Factor Analysis (EFA)

It is used to check the variability between latent variables. In this study, principal component analysis was applied with varimax rotation to conduct the exploratory factor analysis of constructs. The results of EFA show that for all constructs the value of Kaiser-Meyer-Olkin (KMO) is greater than 0.6, with the significant Bartlett's test of sphericity (Hair J., Black, Babin, Anderson, & Tatham, 2006).

Table 4 : Exploratory Factor Analysis (EFA)

	Items	KMO ¹	BToS ²	CFL ³
Visual Appeal	6	.75	807.34	69.16%
Credibility	5	.81	1010.44	66.16%
Entertainment	4	.78	705.89	68.55%
Information	3	.70	404.75	72.23%
Attitude	3	.70	388.01	71.59%

Note: KMO = Kaiser Meyer Olkin¹, BToS = Bartlett Test of Sphericity², CFL = Cumulative Factor Loading³

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Table 4 shows that values of Kaiser-Meyer-Olkin (KMO) are higher than acceptable range and Bartlett's Test of Sphericity (BToS) was significant at the confidence level of 95%. Additionally, the cumulative factor loadings (CFL) for all the constructs are greater than .66, which is more than the minimum required value i.e. .40. Thus, results are acceptable according to loadings of latent variables and their theoretical aspects (Bryman, 2015).

4.5. Construct Validity

Theoretical frameworks are validated by using construct validity. The discriminant validity and convergent validity tests are conducted to fulfill the requirements of construct validity. Convergent validity can be ensured by conducting the EFA, from which the variance explained derived must be greater than 0.4. In this study, all the constructs satisfy the condition of convergent validity (J. F. J. Hair, Black, Babin, & Anderson, 2009).

Table 5 : Reliability & AVE(Avg. Variance Extracted)

Constructs	Cronbach's Alpha on standardized item	Average Variance Explained	Mean	S.D
Visual Appeal	.78	.69	3.41	.58
Credibility	.87	.66	3.56	.70
Entertainment	.84	.68	3.47	.85
Information	.81	.72	3.27	.59
Attitude	.80	.71	3.90	.66

4.6. Discriminant Validity

The uniqueness of a variable is measured by the statistical test of discriminant validity analysis (Haier et al. 2010). It is measured by comparing the square of the of each pair of correlation coefficient with the square root of variance explained, and the later one must be of higher value (Fornell & Larcker, 1981).

Table 6: Discriminant Validity

	<i>AT</i>	<i>VA</i>	<i>CR</i>	<i>EN</i>	<i>IN</i>
Attitude	.84				
Visual Appeal	.44	.83			
Credibility	.22	.26	.81		
Entertainment	.29	.09	.22	.82	
Information	.37	.23	.25	.28	.85

4.7. Correlation Analysis

The relationship between different constructs can be identified by conducting the Karl Pearson Correlation test (Altuna & Konuk, 2009; J. F. Hair, Black, Babin, & Anderson, 2006). The value of correlation coefficient shows the strength and weakness of the relationship. If the value of correlation coefficient is near zero, it is considered as no relationship between variables, however, a value near 1 (either +1 or -1) reflects the strong correlation among variables (Bryman & Bell, 2007).

Table 7: Bivariate Correlation

	<i>AT</i>	<i>VA</i>	<i>CR</i>	<i>EN</i>	<i>IN</i>
Attitude	1				
Visual Appeal	.66	1			
Credibility	.47	.51	1		
Entertainment	.54	.30	.47	1	
Information	.61	.48	.50	.53	1

According to table 7, at the confidence level of 95%, the relationship between visual appeal and attitude has the strongest, that is ($r=.66$). On the other hand, the relationship between entertainment and visual appeal has the weakest, that is ($r=.30$). As all bi-variate relationships value between .30 to .90, so that confirms, constructs are distinct, unique and no issue of multi-co-linearity (Zikmund, Babin, Carr, & Griffin, 2013).

4.8. Overall Model Regression Test

To test the overall model multiple regression analysis is conducted that states “visual appeal, credibility, entertainment & information influence consumer’s attitude towards advertisement using SP”. The p-value must be lesser than .05 for a significant result (Nolan & Heinzen, 2007). Summarized results of overall model regression are presented in Table 8.

Table 8 : Regression Results of Overall Model

Model	Un-std. Coefficient		Std. Coefficient	T	Sig
	B`	Std. Error	Beta		
(Constant)	1.60	.22		7.039	.000
Visual Appeal	.16	.05	.14	2.880	.004
Credibility	.32	.04	.34	6.547	.000
Entertainment	.07	.03	.09	1.999	.046
Information	.10	.05	.10	2.017	.044

Dep. Variable: Attitude towards Advertising, R-Square (R^2) = .25, Adjusted R-Square (R^2) = .24, $P<.05$, $F(4, 402) = 34.6$

Table 8 displays the combined effect of all predictors i.e. visual appeal, credibility, information and entertainment on attitude towards advertisements using stock photographs. The overall effect is 25% ($R^2 = 0.25$, $P<.05$, $F(4, 402) = 34.56$, $p<.05$), which is considered to be a significant effect (Bryman, 2015). Since the hypothesized model fitted significantly, thus the effects of each predictor have been calculated separately in the following sections.

Visual Appeal & Attitude. The hypothesis that Visual Appeal has a significant positive effect on attitude towards advertising, which was tested through simple linear regression and the summarized results are presented in Table 9 below:

Table 9 : Independent Variable Regression Results

Model	Un-std. Coefficient		Std. Coefficient	T	Sig
	B	Std Error	Beta		
Constant	2.51	.18		13.89	.00
Visual Appeal	.40	.05	.36	7.75	.00

Note: Dep. Variable: Attitude towards Advertising, R-Square (R^2)= .13; Adjusted R^2 = .12, $F(1, 405) = 60.11$, $P<.05$

Table 9, presents regression results of visual appeal in the advertisement has a variance of 13% to attitude towards advertising, in which stock photographs were used, $R^2 = .13$; Adjusted $R^2 = .12$, $F(1, 405) = 321.76$, $P<.05$. Moreover, visual appeal affects consumer attitude positively ($\beta = .40$), which is considered to be a good effect (Cohen, 1998).

Credibility & Attitude. The hypothesis that Credibility has a significant positive effect on attitude towards advertising using stock photographs, was tested through simple linear regression and the

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regression results are presented in Table 10 below:

Table 10 : Regression Output

Model	Un-std. Coefficient		Standard Coefficient	T	Sig
	B	Std Error	Beta		
Constant	2.324	.150		15.491	.000
Credibility	.443	.041	.47	10.710	.000

Dependent Variable (DV): Attitude towards Advertising, $R^2 = .22$; Adjusted $R^2 = .21$, $F(1, 405) = 114.71$, $P < .05$

Table 10, presents regression results of credibility in the advertisement has a variance of 22% to attitude towards advertising, in which stock photographs were used, $R^2 = .22$; Adjusted $R^2 = .21$, $F(1, 405) = 114.71$, $P < .05$. Moreover, credibility affects consumer attitude positively ($\beta = .44$), which is considered to be a good effect (Cohen, 1998).

Entertainment & Attitude: The hypothesis that Entertainment has a significant positive effect on attitude towards advertisements using stock photographs, was tested through simple linear regression and the regression results are presented in Table 11 below:

Table 11: Regression Results

Model	Unstd. Coefficient		Std. Coefficient	T	Sig
	B	Std Error	Beta		
Constant	3.25	.13		24.45	.00
Entertainment	.43	.03	.45	5.00	.00

Dependent Variable: Attitude towards Advertising, $R^2 = .58$; Adjusted $R^2 = .50$, $F(1, 405) = 249.44$, $P < .05$.

Table 11, presents regression results of entertainment in the advertisement has a variance of 58% to attitude towards advertising, in which stock photographs were used, $R^2 = .58$; Adjusted $R^2 = .50$, $F(1, 405) = 249.44$, $P < .05$. Moreover, credibility affects consumer attitude positively ($\beta = .43$), which is considered to be a good effect (Cohen, 1998).

Information & Attitude. The hypothesis that Information has a significant positive effect on attitude towards advertisements using stock photographs, was tested through simple linear regression and the regression results are presented in Table 12 below:

Table 12 : Regression Output

Model	Un-std. Coefficient		Standard Coefficient	T	Sig
	B	Std Error	Beta		
Constant	3.13	.18		17.59	.00
Information	.23	.05	.21	4.35	.00

Dep. Variable: Attitude towards Advertising $R^2 = .50$; Adjusted $R^2 = .48$, $F(1, 405) = 158.93$, $P < .05$

Table 12, presents regression results of Information in the advertisement has a variance of 50% to attitude towards advertising, in which stock photographs were used, $R^2 = .50$; Adjusted $R^2 = .48$, $F(1, 405) = 158.9$, $P < .05$. Moreover, Information affects consumer attitude positively ($\beta = .23$), which is considered to be a good effect (Cohen, 1998).

5. Discussion and Conclusion

The stock images being used in advertisements are generic, outdated, corny, irrelevant, or downright confusing for example companies use stock images in their ads showing over-enthusiastic employees/customers or images depicting the smiley faces during a professional meeting, may communicate a wrong message to the viewers, such images are unconvincing and cannot be related

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to the theme of ad (Hall, 2007; Mott-Stenerson, 2008). The study was conducted to measure the effectiveness of an ad in which stock photography was used. Results of all the hypotheses were substantiated and discussed as under:

The hypothesis that “visual appeal of advertisements will positively affect consumer attitude towards advertisements using stock photographs” was substantiated (Refer to Table 9). Visually appealing advertisements are those ads which influence and motivate the consumers towards new ideas. Stock photographs having good visual appeal attracts the consumers towards advertisement positively (De Clercq et al., 2013). Stock photographs must be selected specifically to the advertising message. Additionally, such ads attract consumers on the basis of significant message a photograph can deliver (Glückler, 2010).

The hypothesis related to the positive effect of credibility on the consumer attitude towards advertisements using stock photographs is failed to reject (Refer to Table 10). It is now evident that one of the most significant factors is credibility. Credibility refers to trustworthiness of the source, specifically the media and celebrities who endorse such advertisements (Zha et al., 2015). Results of this study depict that there is a significant effect of credibility on attitude. Results are consistent with the previous studies in which credibility of the endorser has the positive effect on the consumers' attitude (Wu et al., 2016; Yang et al., 2013).

The hypothesis related to the positive effect of entertainment on consumers' attitude towards advertising using stock photographs, is failed to reject (See Table 11). Entertainment is considered an appeal in the advertisements. Usually entertaining advertisements are more appealing to consumers, which results in a positive attitude towards advertisements (Jäger & Eisend, 2013). On the other hand, results of this study are consistent with the previous studies as this study found a significant relationship between attitude towards advertising and entertainment. Different studies suggest and recommended that advertisements should consider humor, music, and fun as important entertaining factors (Hegner et al., 2016; Jäger & Eisend, 2013).

The hypothesis related to the effect of information on the consumers' attitude towards advertisements, is failed to reject (See Table 12). The results of this study show that there is a significant effect of information on the consumers' attitude towards advertising, specifically when these advertisements are based on stock photographs. These results are consistent with the previous studies in which there is a strong relationship found between consumers' attitude towards advertisement and information presented in the advertising message (Lambrecht & Tucker, 2013). Message in an advertisement has a greater effect if it provides the information regarding needs of consumers with respect to their culture and language (Lambrecht & Tucker, 2013). Several other researches proved this significant relationship between attitude towards advertising and information (Dewan & Ramaprasad, 2014; Gillespie & Joireman, 2016; Lambrecht & Tucker, 2013).

It was a strong perception that using stock photographs in ads may affect the overall advertising message. Therefore, this study is one of the initial studies providing empirical evidence, that visual appeal has a significant effect in shaping the consumers' attitude. Therefore, the marketers can use stock photographs in advertisements on the basis of visual appeal with the relevance of an advertising message.

5.1. Managerial Implications

Marketers should consider the results of this study important for their advertisements. As results suggested there is a positive effect of independent variables like entertainment, visual appeal, information, and credibility on attitude towards advertising. These factors should be considered while creating an advertisement specifically when they need to select a stock photograph. When marketers develop a marketing strategy for their brand they must understand which factor is their strength, and they should select an appropriate stock photograph on the basis of that factor. Focusing on multiple factors may confuse consumers. Marketers shouldn't use such photographs which seem generic or such images which can produce multiple meanings in the minds of consumers.

5.2. Limitation and Future Research

In this study, we have taken the customers of HBL from Karachi which belongs to the financial sector, in future studies different sectors can also be explored all over Pakistan. Five variables have been used in this study, four of them are independent and one is dependent, while in

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future research other variables can be used such as irritation, misleading/falsity, creativity etc. In this research, we have measured attitude towards advertisement in which stock photography has been used, in future research not only attitude toward advertisement but also the attitude towards the brand and brand equity can be measured to test the overall effect.

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